

ABSTRACT OF THE DISCLOSURE

A system and method for offering a financial product to a customer in real-time while the customer is conducting a transaction over a network. In response to received identification information regarding the customer over the network, the present system and method retrieves data related to the identification information, determines if the customer qualifies to receive an offer of the financial product in response to the retrieved data, and then offers the financial product to the customer if the customer qualifies. If the customer accepts the offer of the financial product, the financial product is made immediately usable by the customer. This entire process is performed while the customer is conducting a transaction on-line or via telephone. In other words, the process is conducted in real-time. Because the determination of the qualification for an offer is conducted in real-time, the back-end process required to re-check the customer's credit data before approving the offer is eliminated.